

# WORKING HEALTHY & WORK



# WHAT IS WORKING HEALTHY?

- Working Healthy is KanCare Coverage: allows people with disabilities to return to or increase their work effort without losing critical KanCare Coverage.
- Working Healthy encourages people to work, increase their income and accumulate assets in order to reduce long term reliance on public supports.

# WORKING HEALTHY

- Kansas Medicaid Buy-In program
- Authorized under the Ticket-to-Work and Work Incentives Improvement Act of 1999
- An employment program designed for people who are only eligible for Medicaid if they “spend down” their excess income on medical expenses
- Incentivizes employment by allowing people to increase their income without incurring a higher spend down or losing Medicaid coverage
- Substitutes an affordable premium for spend down
- Encourages people to work, increase their income, and accumulate assets in order to reduce long term reliance on public supports
- Provides coverage for people who are “Medically Improved”

# PROGRAM HIGHLIGHTS

**Working Healthy offers the following for Medically Needy persons with disabilities who are employed**

- **Earn more income without loss of medical coverage**
- **Accumulate assets**
- **Elimination of spend down**
- **Medicaid coverage**
- **Help with Medicare expenses**
- **In some instances, payment of employer premiums**
- **Personal assistance services under WORK**
- **Benefits planning and assistance**
- **Medically Improved provision**

# WORKING HEALTHY & MEDICARE ASSISTANCE

- Majority of Working Healthy enrollees are dually-eligible and receive Medicare
- Working Healthy enrollees receive help with Medicare
- Part B premium paid by Medicaid
- May enroll in certain Part D plans with no premium (partial premium coverage in remaining Part D plans)
- \$0 Part D deductible
- No Part D gap in coverage (donut hole)
- Low co-pays on covered Part D prescriptions

# MEDICALLY IMPROVED PROVISION

- **Medically Improved**
  - A person who is currently on Working Healthy may remain on Working Healthy even after SSA determines they are “medically improved”
- **Differences from Regular Working Healthy**
  - SSA or DDS determination of medical improvement
  - Employed at least 40 hours per month
  - Medically determined severe impairment via ES-3153 and Benefits Specialist review
  - Severe impairment reviewed annually

# WORKING HEALTHY ELIGIBILITY CRITERIA

- **16-64 years of age**
- **Meet the Social Security definition of disability**
- **Have verified earned income which is subject to FICA/SECA taxes**
- **Make \$65.01 minimum income after disregards applied and employment related expenses deducted**
- **Have earnings at or above the federal minimum wage (unless self-employed)**
- **Be a Kansas resident**

# INCOME/ASSETS/RESOURCES

- **Income**
  - “Countable” Income up to 300% of FPL (\$35,025.00 in 2015)
- **Assets**
  - up to \$15,000 per household
- **Resources**
  - Usual Medicaid allowed resources, homes, certain vehicles, etc.
  - Retirement related accounts, IRA’s, 401(k)s, pensions, Keoghs
  - Individual Development Accounts (IDA’s)
  - Individual Training accounts up to \$3,000

# WORKING HEALTHY PREMIUMS

## Premium Information

- **Individuals with income above 100% of FPL are required to pay a monthly premium.**
- **Premium amounts are based on the household's countable income and are payable monthly**
- **Premium amounts for an individual range from \$55.00 to \$152.00 per month.**
- **Premiums for households range from \$74.00 to \$205.00 per month**

# BENEFITS SPECIALISTS

**Individuals with disabilities fear going to work because of the impact of earnings on their benefits.**

- **Benefits Specialists**

- **Collect data on individual's current benefits status**
- **Provide critical analysis of work, earning, and resources on these benefits.**
- **Provide options to the individual and their support network if appropriate about the impact of employment or increased employment on benefits.**
- **Work with DCF eligibility staff to establish medical coverage and other benefits**
- **Compare and contrast WH with other available programs.**

# LOSS OF EMPLOYMENT

## Employment Plans

- **The participant must work with a WH Benefits Specialist to establish an Employment Plan to remain Working Healthy eligible**
- **Participants may remain enrolled in WH for 4 months beginning with the month following the loss of employment**

# WHAT IS WORK?

- **State Plan “package” of services approved by the Centers for Medicare and Medicaid in September 2006**
- **Individuals eligible for Working Healthy receive personal assistance and other services through WORK**
- **WORK is not an HCBS Waiver**

# WORK BENEFIT PACKAGE

- **Assessment to determine the need for personal assistance services**
- **Services**
  - **Personal Services (PAS)**
  - **Independent Living Counseling (ILC)**
  - **Assistive Services**
  - **Medicaid State Plan Services**

# ELIGIBILITY FOR WORK SERVICES

- **WORK is designed for individuals are**
  - **eligible for Working Healthy**
  - **on the PD, DD, or TBI Waivers, or**
  - **on the waiting lists for these waivers**
  - **demonstrate a need for a similar level of care as individuals on these waivers**
- **The majority of people eligible for Working Healthy do not require WORK services**

# “CASH AND COUNSELING”

- **WORK** employs the “cash and counseling” model
  - Goes beyond consumer self-direction, i.e., hiring, supervising, terminating workers
  - Individuals may choose to be the Employer of Record
  - Allows individuals to determine how much to pay for personal assistance within the parameters of a monthly allocation
  - Permits individuals to purchase items that substitute for human assistance
  - Allows people to carry over a limited amount of unexpended funds
  - To be used for specified purposes, emergency back-up care, leave, etc.

# WORK INDIVIDUALIZED BUDGET

- **Participants receive a monthly allocation to pay for personal services based on their assessment**
  - **Member develops an Individualized Budget**
  - **Independent Living Counselor and/or representative assists**
  - **Decides what services are needed, when they are needed them, how to purchase services, and how much to pay for the services.**
  - **Document decisions in the Individualized Budget and submits to the MCO Case Manager for approval**

# WORK PERSONAL SERVICES

- **One or more persons physically assisting, or cuing/prompting, an individual with Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs) in the home and at work**
- **Alternative and cost-effective methods of obtaining assistance to the extent that expenditures would otherwise be used for human assistance, e.g., meal or laundry service, purchase of equipment that decreases the need for human assistance**
- **Assisting, or cuing or prompting, an individual with an intellectual/developmental disability to understand job, responsibilities, interact appropriately with other employees and the general public, appropriate work behavior, practice safety measures, and with symptoms management.**

# INDEPENDENT LIVING COUNSELING

- **ILC responsibilities include assisting members to self-direct their care**
  - **Assist to develop and obtain approval for their Individualized Budgets and Emergency Back-Up Plans**
  - **Enter Individualized Budgets onto the web portal**
  - **Obtain self-direction training**
  - **Locate service providers**
  - **Report problems**
  - **Etc...**

# WORK ASSISTIVE SERVICES

- **Includes items, equipment, and product systems not covered under the KS Medicaid State Plan, as well as home or vehicle modifications**
- **May include services which directly assist individuals with a disability in the selection, acquisition, or use of assistive technology**
- **Contributes to the individual's health and safety and/or ability to maintain employment and independence**
- **Is related to the individual's disability and functional limitations**
- **Is medically necessary documented by appropriate medical personnel**
- **Cannot go beyond the scope of the Medicaid program and subsume an employer's responsibilities under Title I of the Americans with Disabilities Act (ADA), and the Kansas Act Against Discrimination**

# “DO NO HARM”

## HCBS Safety Net

- **Members who were on an HCBS waiver before switching to WORK may return to the HCBS waiver without losing services.**
- **Consumers who were on an HCBS waiting list prior to WORK will maintain their place on the waiting list.**

# BENEFITS SPECIALISTS

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# WEB SITE AND CONTACT INFORMATION

To learn more about the Working Healthy and WORK, visit our web site:

- <http://www.kdheks.gov/hcf/workinghealthy/index.htm>
- Or contact:
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